

Transcript

Do I Have Enough Travel Insurance Coverage?

[Upbeat music plays throughout.]

00:00:00 - 00:00:09

[Animation: *An Orion Travel insurance card turns into a passport.*]

[Text on Screen: *Your ticket to travel insurance. Alison Hammill, Orion Travel Insurance.*]

[Graphic: An Orion Travel Insurance logo appears in the bottom right corner.]

00:00:09 - 00:00:22

[Animation: *Two blue text blocks appear on screen. A pile of papers falls into the screen, covering the text blocks.*]

[Text on Screen: *Exploring the various insurance providers. Ensuring the quality of your coverage.*]

Voice Over >> In this video, we'll explore the various travel insurance providers that you may encounter, and how to ensure that you have the best possible coverage. There's a chance that you already have more than one source of travel medical insurance.

00:00:22 - 00:00:30

[Animation: *A credit card and a laptop appear followed by two circles. The credit card and laptop are placed in the centre of the two circles.*]

[Text on Screen: *Credit card. Work.*]

Voice Over >> This may be through your credit card, or through your work benefits. And both of these can co-exist and be valid at the same time.

00:00:30 - 00:00:41

[Animation: *Three blue bowls fall into frame. Steam appears from the inside of the bowls.*]

[Text on Screen: *What coverage you have? What you still need? What's enough?*]

Voice Over >> *When you have multiple sources of travel medical insurance, it can get confusing to know exactly what coverage you have, what you still need, and what's enough, and we're here to help you with that.*

00:00:41 - 00:00:54

[Animation: *Three phones appear on screen followed by a credit card, which spins to reveal a phone number.*]

Voice Over >> It's always a good idea to call or consult with your different insurance providers to get a good sense of your policy. If this is through your credit card, call the number often located on the back of your credit card to request more information about your policy.

00:00:54 - 00:01:03

[Animation: *Four blue circles with text inside of each is shown. The circles move to form a vertical line with one larger circle to the right of the line.*]

[Text on Screen: *Work. Group. Association. Human Resources.*]

Voice Over >> If your coverage is through work, or an association, speak with human resources for a chance to get clarity on your travel medical insurance.

00:01:03 - 00:01:40

[Animation: *A crowded airport terminal is shown. A question mark appears above a traveller. The camera zooms in on the question mark to reveal a text bubble with multiple graphics. The graphics include a document, a piece of cake and a sun.*]

[Text on Screen: *What are the policy limits for travel medical insurance? Are there any exclusions? What's your policy on pre-existing conditions? Is my family covered? Age limit, day limit, coverage amounts, policy conditions and exclusions.*]

Voice Over >> There are questions that you can ask to get a good sense of what your medical coverage has to offer when you're outside of your home province; things like, what's the policy limit for travel medical insurance? Is there an age limit? Is there a day limit? Does my policy include trip cancellation or trip interruption insurance? Are there any exclusions? What's your policy on pre-existing conditions and stability clause? Is my family covered? Of these questions, age limit, day limit, coverage amounts, policy conditions, and exclusions should all be top priority. They are key indicators as to whether or not you have good coverage.

00:01:40 - 00:02:05

[Animation: *A clipboard appears followed by two piggy banks wearing sunglasses. Money falls into the top of the piggy banks. One receives more money than the other. A laptop appears with an Orion Travel Insurance website on its screen.*]

[Text on Screen: *Provider A. Provider B. Provider C. Provider D. Watch video 1 on this series.*]

Voice Over >> There's a good chance that each of your policies have different strengths and weaknesses. For example, one provider may offer \$1,000 emergency dental

coverage, whereas another may offer unlimited coverage. Some policies may have a \$50,000 air ambulance, while others will have none at all. Refer to the list of products from Video 1 of the video series and see how your policy deals with each of these product and benefit types.

00:02:05 - 00:02:46

[Animation: Documents fall onto the screen, completely covering it followed by a teal coloured screen with text. A map of Canada is shown. A plane flies through the sky. A teal screen with text appears.]

[Text on Screen: *Still find a gap in your coverage. Government health insurance plan is not always enough coverage. Provincial coverage will cover on average 2.5 -5% of medical bills.*]

[Small Print on Screen: *Each province and territory in Canada has a different program, please review your provincial health care plan benefits for more details.*
Voice Over >> *If you investigate all of your insurance providers, and still find a gap in your coverage, consider purchasing additional travel insurance from another provider. And remember, when you leave Canada, your government health insurance plan may not offer the coverage you expect. Provincial health care coverage really only covers on average 2.5 - 5% of the medical bills. That could be \$250 - \$500 of a \$10,000 medical bill. These days, most travel medical policies range from \$2 million to no limit at all. Our recommendation is that you have at least \$5 million in travel medical insurance from a reputable provider.*]

00:02:46 - 00:03:01

[Animation: A laptop and a CAA store appear on a white screen.]

[Graphic: An Orion Travel Insurance logo appears in the centre of the frame. A CAA logo is below it.]

[Text on Screen: *Safe Travels. Oriontravelinsurance.ca*]

Voice Over >> For more information visit our website, or speak to a trusted insurance professional. Thanks for watching. Please check out our full suite of educational videos to learn more about travel insurance. Safe travels.

[Music ends.]